



**GREATER HARTFORD FLOOD
COMMISSION**
525 Main Street, Hartford, Connecticut 06103

Telephone: (860) 543-8630
Fax: (860) 722-6199



June 29, 2007

Property Owner Contact Name

Address

Address

Address

RE: ?? Street, Hartford, CT
FEMA Flood Map Modernization/Levee Accreditation in Hartford

Dear *Property Owner Contact Name*:

This letter is to inform you that the City of Hartford recently received good ratings on its levee system, however, changes in federal policy prompted by Hurricane Katrina have initiated a closer review of flood protection systems nationwide. The Federal Emergency Management Agency (FEMA) Map Modernization Program will result in changes in the Flood Insurance Rate Maps for Hartford County. The most relevant change for the City of Hartford will be the way in which FEMA is mapping and identifying risks behind levees. Again, Hartford has a safe and well rated levee system, yet federal policy changes prompted by flooding in New Orleans are affecting cities such as Hartford nationwide.

A public information meeting will be conducted by the Greater Hartford Flood Commission concerning the Federal Emergency Management Agency (FEMA) Map Modernization and Levee Accreditation processes. **The meeting will be held on August 1, 2007 at 6 PM at Bulkeley High School at 300 Wethersfield Avenue, Hartford, CT.** This public information meeting and flood map modernization process represent a collaborative effort between FEMA, the Greater Hartford Flood Commission, City of Hartford, Connecticut DEP, and U.S. Army Corps of Engineers (USACE).

FEMA Map Modernization

FEMA's preliminary Flood Insurance Rate Maps for all of Hartford County were recently released which, once adopted, will replace existing FEMA maps that were last updated in 1986. This map modernization process will consist of a review and comment period, an appeals period, and final adoption, currently planned for September 2008. Planners, local officials, engineers, and builders will use the maps to make important decisions about the logistics of new building and development projects. Residents and businesses can also use the maps to help manage risk and take the necessary steps, including possibly obtaining flood insurance, to protect against loss.

Overview of Hartford's Flood Protection System

Hartford's Flood Protection System was constructed by the U.S. Army Corps of Engineers (USACE) beginning in approximately 1938. It consists of an earthen and concrete levee system that extends the full length of the Connecticut River in Hartford; along with six storm water pump stations, and a series of underground pressure conduits. The City is currently completing a \$10 Million capital improvement project on the levee that has met with positive response from the U.S. Army Corps of Engineers. The

most recent inspection of the levee by the USACE resulted in a rating of “Good”, indicating that there are no known defects in the levee system that would compromise its ability to perform. The Hartford levee system was designed to protect the City against floods of severe magnitude, and it has performed successfully in all Connecticut River flooding events that have occurred since its construction.

Levee Accreditation and Certification

Flooding events in New Orleans as a result of Hurricane Katrina have heightened awareness of flood hazards and, as a result, FEMA has undertaken a comprehensive evaluation of flood protection systems nationwide. This requires that levees, including the existing Hartford Connecticut River Levee System, must be certified by a licensed engineer and/or a responsible federal agency in order to be “accredited” by FEMA. Once accredited, the new maps will reflect risk and the protection provided by the levee by denoting the areas behind them as *moderate* risk flood zones.

In conjunction with the U.S. Army Corps of Engineers (USACE) and several private consulting engineering firms, the Greater Hartford Flood Commission has begun the certification process. Given the current good rating from the USACE, and the nearly completed levee capital improvement program, there is full confidence that the flood control system will be certified to meet FEMA’s program requirements. Because of these positive factors, the City Of Hartford has been permitted to enter into a “Provisionally Accredited Levee (PAL)” program during the duration of the certification process. The Director of the Greater Hartford Flood Commission and Mayor of the City of Hartford executed this PAL agreement on June 29, 2007, thereby committing to complete all certifications and other steps required for full accreditation within a two-year timeframe.

How Will The Changes Affect Residents & Business Owners?

Based on FEMA’s preliminary maps, over 1,000 properties in Hartford, including the parcel noted at the top of this letter, are either within or adjacent to an area protected from flooding by the Connecticut River Levee System. Under the Map Modernization process, FEMA’s nationwide policy requires all areas protected by levees to be identified on the Flood Insurance Rate Maps (FIRM). These properties will now appear within an area identified as a new moderate risk flood zone, meaning that they are outside of high risk zones, but that the risk is not completely removed.

Property owners in this zone will not be required by federal law to maintain flood insurance, however, please note that lenders may independently require flood insurance. Flood insurance is optional in such moderate risk zones, however FEMA recommends maintaining coverage for all properties that are protected by levees. Low cost flood insurance from the National Flood Insurance Program (NFIP) is available in low to moderate-risk areas and you may also qualify for the lower cost Preferred Risk Policy (PRP). Property owners are also encouraged by FEMA to notify all tenants of this new initiative and the implications regarding flood insurance.

For More Information

For additional information on map modernization, levee protection, flood insurance, or related topics, please visit FEMA’s website at www.floodsmart.gov. Additional meetings that address specific topics, such as details of flood insurance, development and building considerations, etc. will be held at further dates and times to be announced. General information is also available by calling the Greater Hartford Flood Commission at 860-543-8630.

Sincerely,

John McGrane, Director
Greater Hartford Flood Commission